## Case 25-40355-BSK Doc 5 Filed 04/15/25 Entered 04/15/25 14:04:35 Desc Ch 13 First Mtg Page 1 of 2

Information to ide	entify the case:			
Debtor 1:	Marcus Skopec	Social Security number or ITIN:	xxx-xx-5633	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Bailey Skopec	Social Security number or ITIN: EIN:	xxx-xx-1926	
	First Name Middle Name Last Name			
United States Bankr	uptcy Court: District of Nebraska	Date case filed for chapter:	13	4/15/25
Case number:	25–40355–BSK			

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Marcus Skopec	Bailey Skopec
2.	All other names used in the last 8 years	dba Mark Spokec Trucking	
3.	Address	206 S Sherrill St Atkinson, NE 68713	206 S Sherrill St Atkinson, NE 68713
4.	<b>Debtor's attorney</b> Name and address	Jessie C. Polson Sam Turco Law Office 3006 S. 87th Street Omaha, NE 68124	Contact phone (402) 614–7171  Email: jessie.polson@samturcolawoffices.com
5.	Bankruptcy trustee Name and address	Erin McCartney Chapter 13 Trustee 13930 Gold Circle Ste 201 Omaha, NE 68144	Contact phone 402–697–0437 Email: ecfclerk@ne13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	In Person: 460 Federal Building 100 Centennial Mall North Lincoln, NE 68508 Mailing Address: 111 South 18th Plaza, Suite 1125 Omaha, NE 68102	Hours open: 8:00 – 4:30 Contact phone (402)437–1625 Date: 4/15/25

For more information, see page 2

Debtor Marcus Skopec and Bailey Skopec

Case number 25-40355-BSK

7. Meeting of creditors	May 20, 2025 at 10:30 AM Central Time	Location:			
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 824 911 2871, and Passcode 0616920758, OR call 1 531 253 9266			
		For additional meeting information go to <a href="https://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a>			
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 7/19/25			
required filing fee by the following deadlines.	<ul> <li>You must file:</li> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> </ul>				
	<ul> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>				
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 6/24/25			
	Deadline for governmental units to file a proof of claim:	Filing deadline: 10/12/25			
	A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.neb.uscourts.gov">www.neb.uscourts.gov</a> or any bankruptcy clerk's office. Alternatively, the claim may be filed electronically [no paper claim required] on the above website by accessing the E-Filing Claims(ePOC)link. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan an be sent separately.	d a notice of the hearing on confirmation will			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.				
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts beld according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	is it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The			
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe			
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to colled as provided in the plan. If you want to have a particular debt excep 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any c must file a motion by the deadline.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If			